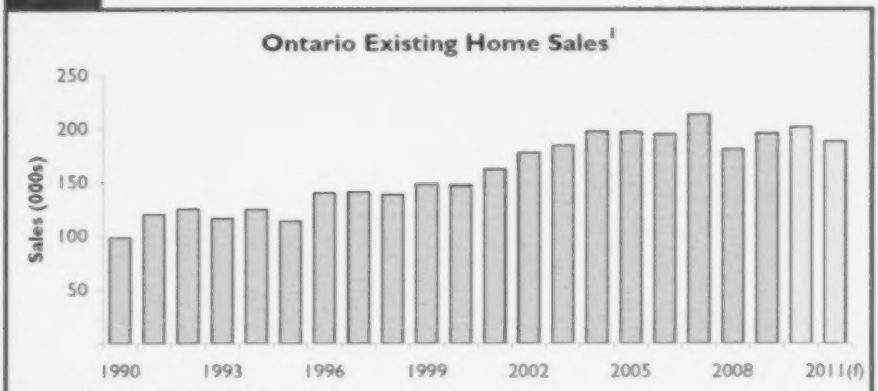
HOUSING MARKET INFORMATION

HOUSING MARKET OUTLOOK
Ontario Region Highlights

CANADA MORTGAGE AND HOUSING CORPORATION

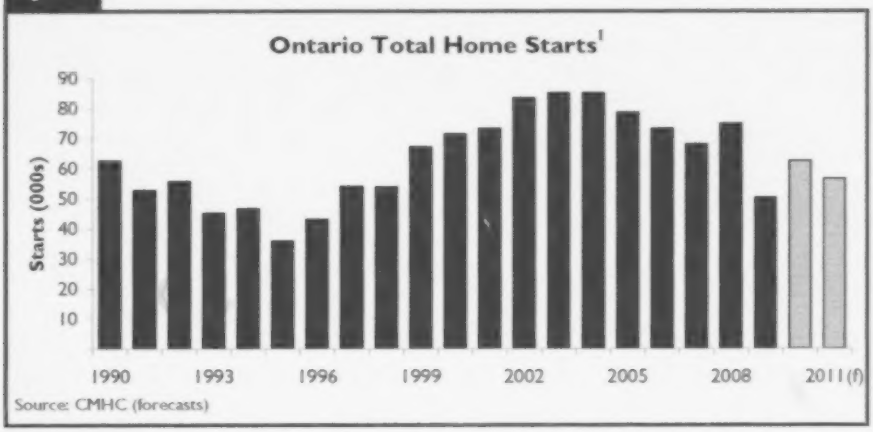
Date Released: Third Quarter 2010

Figure 1



Source: CREA, CMHC (forecasts)

Figure 2



Source: CMHC (forecasts)

[1] The outlook is subject to uncertainty. Although point forecasts are presented in this publication, CMHC also presents forecast ranges and risks where appropriate. The forecasts included in this document are based on information available as of July 30, 2010.

Resale

- Existing home sales will grow modestly this year before moderating next year.
- Owing to economic uncertainty, Ontario sales will range between 175,000 and 210,000 transactions this year and next.
- Ontario existing home sales will moderate from peak levels but will stabilize by the early part of 2011.
- Improved affordability will boost sales in the second half of 2011.
- The drag on sales from fewer first time buyers and rising mortgage carrying costs will be partially offset by healthy labor market conditions.

Resale Prices

- Ontario home prices stabilize later in 2010 after moderating in recent quarters.
- Higher Ontario prices have prompted more listings – flattening the trend in prices.
- Recovering demand and slower growth in listings will boost prices later in 2011.

Housing Starts

- Ontario home starts will strengthen from 2009 levels reaching 61,525 units in 2010 and 56,700 units in 2011.
- Owing to economic uncertainty, starts will range between 47,000 to 66,000 units this year and next.

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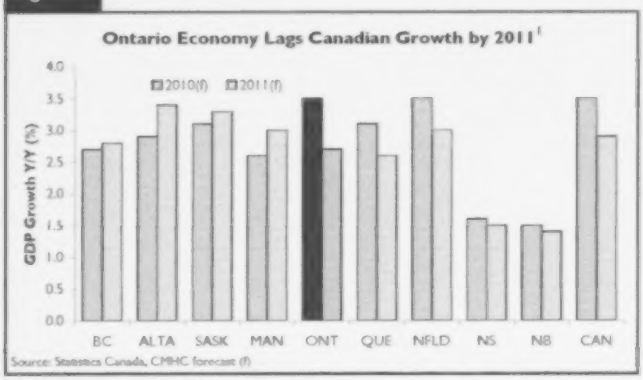
- Moderating resale market conditions will dampen new home construction.
- Rising mortgage carrying costs will boost demand for row housing, apartment ownership and rental accommodation later this year and into 2011.

Economic Forecasts

- Ontario economy will grow by 3.7 per cent this year and 2.7 per cent in 2011 and will be among provincial leaders driving recovery in Canada in 2010.
- Recovering global demand for manufactured goods, reduction of finished goods inventories help stabilize activity in Ontario's key automotive and forest product sectors.
- High Canadian dollar & cautious US consumer spending will temper Ontario's export sector recovery.
- After growing at a rate below historical averages in recent years, Ontario's population will grow slightly faster – fueled by stronger immigration and fewer migratory outflows to western Canada.

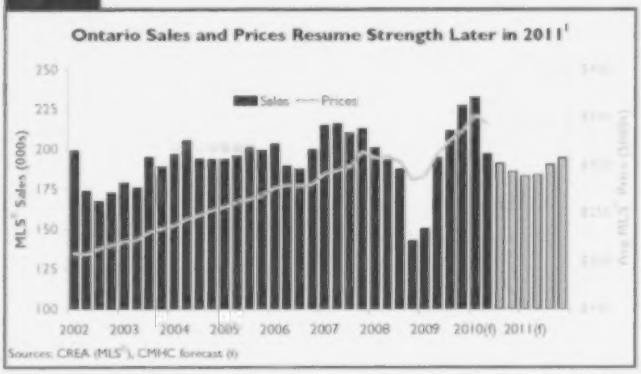
Figure 3



Housing Forecasts

- Sudbury market will buck Ontario downtrend and post stronger housing activity in 2011.
- Windsor, Oshawa and St. Catharine's-Niagara housing markets will benefit from stabilization of industrial activity, less out-migration and low housing prices.
- More expensive single detached construction markets vulnerable to rising mortgage carrying costs and generally lower housing demand.
- Increasing demand for modestly priced ownership and rental housing will support high density construction activity in Ontario's more expensive markets.

Figure 4



Mortgage Rate Outlook

- Posted mortgage rates will gradually increase in the second half of 2010 and in 2011. For 2010, the one-year posted mortgage rate is assumed to be in the 3.4 to 4.5 per cent range, while three and five-year posted mortgage rates are forecast to be in the 4.0 to 6.5 per cent range. For 2011, the one-year posted mortgage rate is assumed be in the 4.5 to 6.0 per cent range, while three and five-year posted mortgage rates are forecast to be in the 5.0 to 7.5 per cent range.

Mortgage rates		
1 Year	Q2 2010	3.70
	Change from Q2 2009	-0.15
	2010 (F)	4.11
	2011 (F)	5.54
5 Year	Q2 2010	6.04
	Change from Q1 2009	0.59
	2010 (F)	6.18
	2011 (F)	7.08

Source: Bank of Canada, CMHC Forecast

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
Barrie[2]	Q2 2010	11.0	9.1	791.02	Q2 2010	200	160	40	1,441	283,935
	Q2 2009	-10.9	10.7	880.00	Q2 2009	66	66	0	1,489	265,802
	Change[1]	21.9	-1.6	-10.1%	% Change	203.0	142.4	na	-3.2	6.8
Brantford[2]	Q2 2010	-4.2	10.9	786.78	Q2 2010	155	75	80	624	232,647
	Q2 2009	-1.1	10.7	793.13	Q2 2009	73	51	22	566	217,565
	Change[1]	-3.1	0.1	-0.8%	% Change	112.3	47.1	263.6	10.2	6.9
Greater Sudbury	Q2 2010	1.7	8.0	855.49	Q2 2010	193	109	84	745	228,341
	Q2 2009	0.1	8.8	804.33	Q2 2009	185	46	139	613	199,932
	Change[1]	1.6	-0.8	6.4%	% Change	4.3	137.0	-39.6	21.5	14.2
Guelph[2]	Q2 2010	5.1	7.7	847.77	Q2 2010	288	139	149	884	301,063
	Q2 2009	-2.6	8.0	815.23	Q2 2009	110	60	50	912	261,998
	Change[1]	7.8	-0.3	4.0%	% Change	161.8	131.7	198.0	-3.1	14.9
Hamilton	Q2 2010	-2.7	7.7	858.35	Q2 2010	778	463	315	4,201	315,996
	Q2 2009	-0.3	7.2	804.68	Q2 2009	496	200	296	4,064	293,928
	Change[1]	-2.3	0.5	6.7%	% Change	56.9	131.5	6.4	3.4	7.5
Kingston	Q2 2010	-0.5	5.8	818.12	Q2 2010	174	160	14	1,234	261,038
	Q2 2009	-4.9	6.2	765.10	Q2 2009	257	119	138	1,271	246,802
	Change[1]	4.3	-0.4	6.9%	% Change	-32.3	34.5	-89.9	-2.9	5.8
Kitchener	Q2 2010	5.8	7.9	817.00	Q2 2010	993	420	573	2,091	296,233
	Q2 2009	-1.7	9.9	772.75	Q2 2009	490	263	227	2,081	283,740
	Change[1]	7.4	-2.0	5.7%	% Change	102.7	59.7	152.4	0.5	4.4
London	Q2 2010	4.4	8.3	802.95	Q2 2010	899	442	457	2,807	233,191
	Q2 2009	-4.0	10.6	805.30	Q2 2009	647	230	417	2,671	215,262
	Change[1]	8.4	-2.3	-0.3%	% Change	38.9	92.2	9.6	5.1	8.3
Oshawa	Q2 2010	5.5	9.7	879.26	Q2 2010	543	476	67	3,131	303,454
	Q2 2009	-4.3	8.4	864.76	Q2 2009	230	197	33	2,984	277,236
	Change[1]	9.8	1.3	1.7%	% Change	136.1	141.6	103.0	4.9	9.5

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[1] Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2] Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.

Ontario Region Economic and Housing Indicators

		Labour Market				Housing Market				
		Emp. Growth SA (%)	Unemp. Rate SA (%)	Average Weekly Earnings ($)		Total Starts	Single-Detached Starts	Multiple Starts	MLS® Sales	MLS® Average Price ($)
Ottawa	Q2 2010	5.8	5.9	989.82	Q2 2010	1,599	667	932	5,200	332,257
	Q2 2009	-2.4	6.2	1,010.01	Q2 2009	1,241	664	577	5,510	306,963
	Change[1]	8.2	-0.3	-2.0%	% Change	28.8	0.5	61.5	-5.6	8.2
Peterborough[2]	Q2 2010	-6.5	10.6	756.18	Q2 2010	167	120	47	852	254,004
	Q2 2009	-5.2	7.2	788.44	Q2 2009	103	65	38	760	235,935
	Change[1]	-1.4	3.4	-4.1%	% Change	62.1	84.6	23.7	12.1	7.7
St. Catharines-Niagara	Q2 2010	6.3	8.2	713.28	Q2 2010	283	206	77	1,922	223,125
	Q2 2009	-8.9	10.7	720.71	Q2 2009	235	116	119	1,777	208,898
	Change[1]	15.2	-2.5	-1.0%	% Change	20.4	77.6	-35.3	8.2	6.8
Thunder Bay	Q2 2010	0.3	5.2	784.94	Q2 2010	64	62	2	461	156,708
	Q2 2009	-4.3	8.5	757.14	Q2 2009	51	43	8	425	157,080
	Change[1]	4.6	-3.3	3.7%	% Change	25.5	44.2	-0.8	8.5	-0.2
Toronto	Q2 2010	2.1	9.4	861.77	Q2 2010	7,962	2,561	5,401	28,799	439,802
	Q2 2009	-2.1	9.7	856.20	Q2 2009	5,639	1,755	3,884	28,647	395,964
	Change[1]	4.1	-0.3	0.7%	% Change	41.2	45.9	39.1	0.5	11.1
Windsor	Q2 2010	1.2	12.5	797.70	Q2 2010	188	146	42	1,500	160,409
	Q2 2009	-2.5	14.5	768.45	Q2 2009	97	83	14	1,314	156,267
	Change[1]	3.7	-2.0	3.8%	% Change	93.8	75.9	200.0	14.2	2.7
Ontario	June 10	3.1	8.3	840.56	Q2 2010	17,082	8,065	9,017	64,448	348,402
	June 09	-3.0	9.4	830.16	Q2 2009	11,584	5,284	6,300	63,262	320,124
	Change[1]	6.1	-1.1	1.3%	% Change	47.5	52.6	43.1	1.9	8.8
Canada	June 10	2.2	7.9	814.97	Q2 2010	55,287	28,958	26,329	143,140	344,952
	June 09	-1.9	8.6	799.01	Q2 2009	35,798	19,029	16,769	147,291	318,675
	Change[1]	4.1	-0.7	2.0%	% Change	54.4	52.2	57.0	-2.8	8.2

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[1] Changes to the Unemployment Rate and Employment Growth represent the ***absolute*** difference between current rates and the rates for the same period in the previous year.

[2] Seasonally adjusted Labour Force Survey data is not available for Barrie, Brantford, Guelph and Peterborough, therefore, raw data was used.
Source: Statistics Canada (CANSIM), CMHC (Starts and Completions Survey), CREA
"SA" means Seasonally Adjusted

Ontario Housing Market Outlook
(units and percentage change)

	2005	2006	2007	2008	2009	2010(F)	2011(F)	2010Q1	2010Q2	2010Q3 (F)	2010Q4 (F)
Housing Starts:											
Single	41,682	38,309	37,910	31,108	22,634	27,500	21,000	33,200	29,800	25,050	21,950
%	-14.8	-8.1	-1.0	-17.9	-27.2	21.5	-23.6	11.8	-10.2	-15.9	-12.4
Multiple	37,113	35,108	30,213	43,968	27,736	34,025	35,700	26,500	35,100	36,500	38,000
%	2.6	-5.4	-13.9	45.5	-36.9	22.7	4.9	-13.1	32.5	4.0	4.1
Total	78,795	73,417	68,123	75,076	50,370	61,525	56,700	59,700	64,900	61,550	59,950
%	-7.4	-6.8	-7.2	10.2	-32.9	22.1	-7.8	-0.8	8.7	-5.2	-2.6
Existing Home Markets:											
MLS® Sales	197,140	194,930	213,379	181,001	195,840	201,300	188,000	231,272	196,840	191,000	186,000
%	-0.1	-1.1	9.5	-15.2	8.2	2.8	-6.6	1.8	-14.9	-3.0	-2.6
MLS® Average Price	262,949	278,364	299,544	302,354	318,366	342,600	341,515	351,463	342,770	337,000	337,500
%	7.2	5.9	7.6	0.9	5.3	7.6	-0.3	4.6	-2.5	-1.7	0.1

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Source: CMHC (Starts and Completions Survey), CREA

Ontario Region - Housing Forecast Ranges

	2010			2011		
	Point Forecast	High Forecast	Low Forecast	Point Forecast	High Forecast	Low Forecast
Ontario						
Housing Starts	61,525	65,900	56,800	56,700	67,500	47,300
Multiple	34,025	35,600	31,600	35,700	41,500	30,600
Single	27,500	30,300	25,200	21,000	26,000	16,700
MLS® Sales	201,300	210,000	195,600	188,000	203,000	175,300
MLS® Average Price ($)	342,600	349,000	335,000	341,515	357,000	327,000
Canada						
Housing Starts	184,900	198,400	170,200	176,900	210,500	146,900
Multiple	91,300	95,800	85,000	90,500	105,000	77,900
Single	93,600	102,600	85,200	86,400	105,500	69,000
MLS® Sales	463,800	485,700	450,000	456,000	490,700	425,000
MLS® Average Price ($)	338,900	345,500	331,000	342,200	357,000	327,800

Sources : CMHC

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Ontario Region Housing Forecast - New Construction

	Housing Starts	2009	2010(F)	% chg (2009/2010)	2011(F)	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
Barrie	Single-Detached	292	410	40.4	380	-7.3	218	104	109.6
	Multiple	135	130	-3.7	100	-23.1	54	0	-
	Total	427	540	26.5	480	-11.1	272	104	161.5
Brantford	Single-Detached	258	245	-5.0	220	-10.2	122	120	1.7
	Multiple	59	210	255.9	145	-31.0	156	24	550.0
	Total	317	455	43.5	365	-19.8	278	144	93.1
Greater Sudbury	Single-Detached	224	250	11.6	290	16.0	139	54	157.4
	Multiple	226	160	-29.2	150	-6.3	84	147	-42.9
	Total	450	410	-8.9	440	7.3	223	201	10.9
Guelph	Single-Detached	299	400	33.8	350	-12.5	250	90	177.8
	Multiple	268	450	67.9	450	0.0	292	93	214.0
	Total	567	850	49.9	800	-5.9	542	183	196.2
Hamilton	Single-Detached	899	1,400	55.7	1,250	-10.7	800	308	159.7
	Multiple	961	1,420	47.8	1,275	-10.2	990	577	71.6
	Total	1,860	2,820	51.6	2,525	-10.5	1,790	885	102.3
Kingston	Single-Detached	432	500	15.7	430	-14.0	246	148	66.2
	Multiple	285	150	-47.4	200	33.3	14	142	-90.1
	Total	717	650	-9.3	630	-3.1	260	290	-10.3
Kitchener	Single-Detached	1,161	1,260	8.5	1,200	-4.8	693	447	55.0
	Multiple	1,137	1,500	31.9	1,450	-3.3	874	384	127.6
	Total	2,298	2,760	20.1	2,650	-4.0	1,567	831	88.6
London	Single-Detached	1,056	1,600	51.5	1,300	-18.8	802	324	147.5
	Multiple	1,112	770	-30.8	840	9.1	490	628	-22.0
	Total	2,168	2,370	9.3	2,140	-9.7	1,292	952	35.7
Oshawa	Single-Detached	836	1,400	67.5	1,100	-21.4	804	265	203.4
	Multiple	144	304	111.1	384	26.3	73	33	121.2
	Total	980	1,704	73.9	1,484	-12.9	877	298	194.3

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

Ontario Region Housing Forecast - New Construction

	Housing Starts	2009	2010(F)	% chg (2009/2010)	2011(F)	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
Ottawa	Single-Detached	2,471	2,100	-15.0	1,875	-10.7	1,120	967	15.8
	Multiple	3,343	3,800	13.7	3,750	-1.3	1,521	1,183	28.6
	Total	5,814	5,900	1.5	5,625	-4.7	2,641	2,150	22.8
Peterborough	Single-Detached	286	315	10.1	280	-11.1	158	79	100.0
	Multiple	85	110	29.4	105	-4.5	53	48	10.4
	Total	371	425	14.6	385	-9.4	211	127	66.1
St. Catharines-Niagara	Single-Detached	574	600	4.5	520	-13.3	341	168	103.0
	Multiple	285	420	47.4	430	2.4	213	190	12.1
	Total	859	1,020	18.7	950	-6.9	554	358	54.7
Thunder Bay	Single-Detached	166	175	5.4	165	-5.7	73	48	52.1
	Multiple	14	55	292.9	40	-27.3	4	14	-71.4
	Total	180	230	27.8	205	-10.9	77	62	24.2
Toronto	Single-Detached	8,130	11,000	35.3	7,000	-36.4	4,941	2,873	72.0
	Multiple	17,819	22,200	24.6	24,600	10.8	8,690	8,670	0.2
	Total	25,949	33,200	27.9	31,600	-4.8	13,631	11,543	18.1
Windsor	Single-Detached	303	400	32.0	380	-5.0	213	103	106.8
	Multiple	88	122	38.6	106	-13.1	46	29	58.6
	Total	391	522	33.5	486	-6.9	259	132	96.2

Source: CMHC (Starts and Completions Survey)
(F) = CMHC Forecast

Ontario Region Housing Forecast - Resale Market

		2009	2010(F)	% chg (2009/2010)	2011(F)	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
Barrie	MLS® Sales(#)	4,326	4,500	4.0	4,100	-8.9	2,391	2136.0	11.9
	MLS® Avg. Price ($)	263,959	279,000	5.7	281,000	0.7	280,013	261,854	6.9
Brantford	MLS® Sales(#)	1,884	1,950	3.5	1,850	-5.1	1,145	934	22.6
	MLS® Avg. Price ($)	220,369	226,000	2.6	224,500	-0.7	229,348	214,787	6.8
Greater Sudbury	MLS® Sales(#)	1,977	2,250	13.8	2,350	4.4	1,164	909	28.1
	MLS® Avg. Price ($)	200,947	215,000	7.0	223,500	4.0	222,303	198,090	12.2
Guelph	MLS® Sales(#)	2,878	3,000	4.2	2,800	-6.7	1,645	1,462	12.5
	MLS® Avg. Price ($)	265,799	292,000	9.9	290,000	-0.7	298,686	260,348	14.7
Hamilton	MLS® Sales(#)	12,680	13,600	7.3	12,200	-10.3	7,347	6,230	17.9
	MLS® Avg. Price ($)	290,946	312,000	7.2	310,000	-0.6	312,632	283,588	10.2
Kingston	MLS® Sales(#)	3,377	3,420	1.3	3,100	-9.4	1,931	1,832	5.4
	MLS® Avg. Price ($)	242,729	248,800	2.5	251,000	0.9	251,066	239,631	4.8
Kitchener	MLS® Sales(#)	6,580	6,700	1.8	6,400	-4.5	3,848	3,230	19.1
	MLS® Avg. Price ($)	269,552	287,000	6.5	285,500	-0.5	290,864	272,104	6.9
London	MLS® Sales(#)	8,314	8,800	5.8	8,200	-6.8	4,802	4,162	15.4
	MLS® Avg. Price ($)	214,510	225,000	4.9	226,000	0.4	229,799	212,887	7.9
Oshawa	MLS® Sales(#)	9,330	9,770	4.7	8,770	-10.2	5,593	4,534	23.4
	MLS® Avg. Price ($)	278,505	296,000	6.3	296,200	0.1	278,300	269,971	3.1

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Source: CREA
(F) = CMHC Forecast

Ontario Region Housing Forecast - Resale Market

		2009	2010(F)	% chg (2009/2010)	2011(F)	% chg (2010/2011)	YTD 2010	YTD 2009	% chg (2009/2010)
Ottawa	MLS® Sales(#)	14,923	15,000	0.5	14,350	-4.3	8,573	8,013	7.0
	MLS® Avg. Price ($)	304,801	326,500	7.1	331,500	1.5	329,535	299,827	9.9
Peterborough	MLS® Sales(#)	2,458	2,530	2.9	2,300	-9.1	1,384	1,137	21.7
	MLS® Avg. Price ($)	236,637	243,000	2.7	244,000	0.4	245,367	227,822	7.7
St. Catharines-Niagara	MLS® Sales(#)	5,808	6,100	5.0	5,700	-6.6	3,311	2,764	19.8
	MLS® Avg. Price ($)	209,563	216,000	3.1	215,000	-0.5	218,255	202,112	8.0
Thunder Bay	MLS® Sales(#)	1,423	1,480	4.0	1,350	-8.8	768	675	13.8
	MLS® Avg. Price ($)	145,100	149,000	2.7	150,500	1.0	154,949	148,443	4.4
Toronto	MLS® Sales(#)	89,255	90,000	0.8	85,500	-5.0	51,510	41,604	23.8
	MLS® Avg. Price ($)	396,154	427,000	7.8	425,000	-0.5	434,617	384,152	13.1
Windsor	MLS® Sales(#)	4,661	4,650	-0.2	4,480	-3.7	2,633	2,101	25.3
	MLS® Avg. Price ($)	153,691	157,000	2.2	158,000	0.6	156,242	151,069	3.4

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Source: CREA
(F) = CMHC Forecast

Ontario Region Housing Forecast - Rental Market				
	Vacancy Rate		Average Rent 2-Bedroom Units	
	Oct 2009	Oct 2010(F)	Oct 2009	Oct 2010(F)
Barrie	3.8	4.0	961	975
Brantford	3.3	3.0	754	763
Greater Sudbury	2.9	3.9	830	850
Guelph	4.1	3.9	874	887
Hamilton	4.1	3.8	831	835
Kingston	1.3	1.6	909	935
Kitchener	3.3	2.9	856	870
London	5.0	5.6	910	920
Oshawa	4.2	4.2	900	917
Ottawa	1.5	1.7	1,028	1,065
Peterborough	6.0	6.7	875	880
St. Catharines-Niagara	4.4	4.4	804	820
Thunder Bay	2.3	2.6	742	760
Toronto	3.1	3.2	1,096	1,104
Windsor	13.0	11.8	747	750
Canada[1]	3.0	2.8	n/a	n/a

Source: CMHC Fall Rental Market Survey
(F) = CMHC Forecast
[1] All centres 100,000+

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